

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Britto, et al.

Confirmation No. 2026

Appl. No. : 09/312,028

Filed : May 14, 1999

For : COMPUTER-ASSISTED FUNDS  
TRANSFER SYSTEM

Examiner : Daniel S. Felten

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

The PTO communication issued on May 14, 2009, asserts that Applicants' Amendment filed on November 3, 2008, and particularly the remarks section thereof, is not fully responsive because it does not explain why the newly added dependent claims are patentable. In response, Applicants are submitting herewith (on the following pages) a replacement "remarks" section that provides the requested explanation. The additions relative to the original remarks section are italicized.

Applicants respectfully request reconsideration of the application in view of the amendments made in the November 3, 2008 Amendment and the replacement remarks section submitted herewith.